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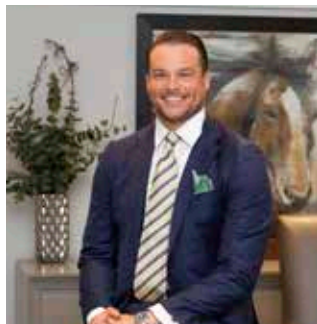
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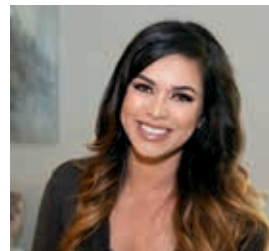
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A NOTE FROM THE PUBLISHER



Dear Naples REALTORS® and Preferred Partners,

This month, we're excited to be publishing photos from our big quarterly event at Bentley Naples at the end of June. For those who attended, thank you all so much for coming! It was great seeing you all, and we appreciate all of your support for *Naples Real Producers*. Once again, we had an amazing time and were so pleased to have raised over \$9,000 with our raffle to benefit Youth Haven, a special organization providing shelter to abused, neglected and homeless children in Southwest Florida. Thank you so much to all who participated in the raffle. You've probably seen some of the photos from the event on social media, but be sure to check them all out on pages 90 to 98 in this issue.

We hope that you all have been enjoying the events as much as we have, and if you should need an industry partner, that you'll consider

reaching out to our amazing *Naples Real Producers* preferred partners who sponsor this publication and help make all of our events happen. Their contact information is on the Preferred Partner Index on page 10. We have an incredible group of people in this community. Please check them out; they'd love to meet you! And you can always reach out to me personally, and I'll be more than happy to make introductions for you.

Well, as the summer selling season winds down, I hope you all will be able to take a break and enjoy some downtime with your friends and families. Everyone's had such a crazy, amazing season; it's super important to find that balance and slow down enough to enjoy the fruits of your labor. So, I hope you'll take some time for you, some time to recharge, maybe do some traveling and just really be able to enjoy everything you've been working so hard for.

Very respectfully yours,

Andrew Regenhard
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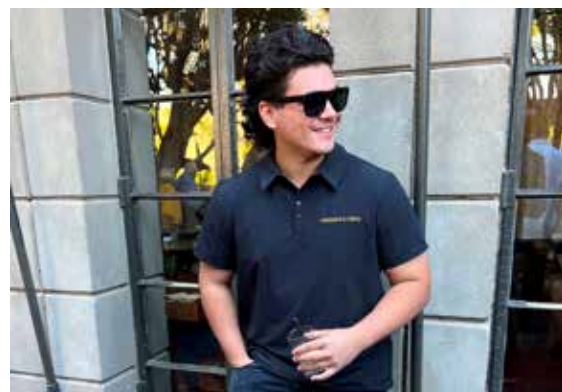


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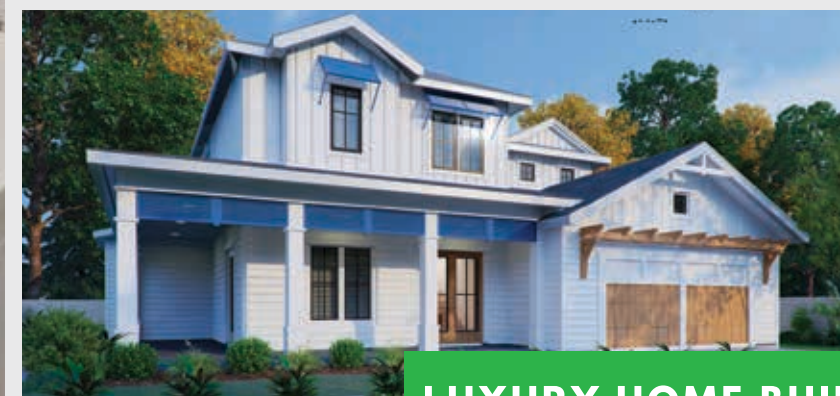
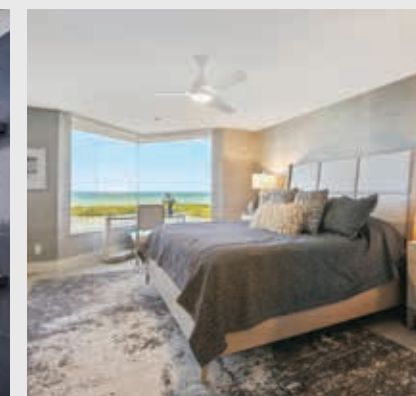
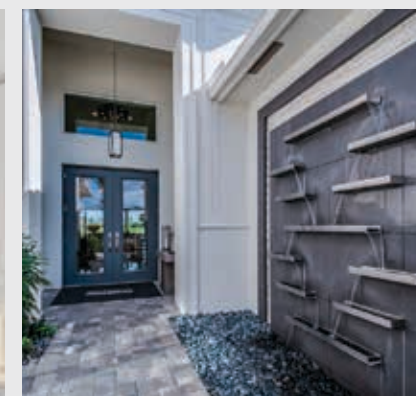
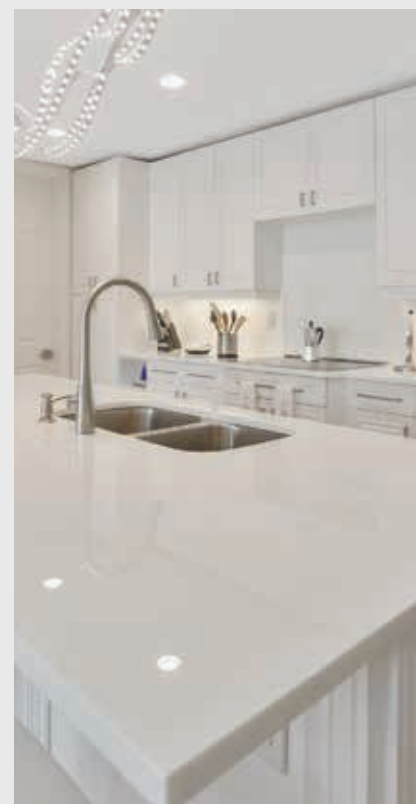
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As much as we don't want to change brokerages, there is no one-size-fits-all for our entire career. We should annually evaluate the company's value against our *next steps & future needs*. The best time to consider a change is just before the 4th quarter because the SWFL season really begins in October.



THREE CRUCIAL CONSIDERATIONS:

1. Examine reputation carefully.

We shouldn't assume any broker or owner is worthy just because their resume or social media looks good, or they're with a well-known brand. Your reputation is directly aligned with theirs in the industry. Your money is also going into their pocket. In essence, you're hiring them for a serious job. A brand may have a stellar reputation in one city, but may not in your city. Most are franchises, individually owned and operated. Talk with agents who have worked with that broker before. If the broker is heavily competing or has changed companies frequently, that may be a red flag. Ultimately, the culture of the leader = culture of the pack. Take the time to do valuable homework here.

2. Negotiate upfront.

Negotiations for everything you need should be made in advance and put in writing in your ICA, including permission to take your listings with you when you leave. Get clear on your specific needs for the next few years of GROWTH. Do you need help building a team or expanding to another city? Do you need more office space or a luxury average price point? Pin it down and find out exactly how the broker will fill that gap. Don't move solely for leads. Most agents who do become quickly disenchanted.

3. Consider system autonomy.

Most brokerages offer internal systems — lead, CRM, and transaction systems — that require serious training. Proprietary systems to a particular company are challenging because you cannot take them with you on your next move, and information you enter may become brokerage property. Although you can typically take your database in print or export it to CSV form, if you've used a proprietary CRM, you have to start over with a new system. Also, the brokerage may now have your customer information. Another reason to consider broker reputation.

“Would you trust your child with someone you didn't really know or check out thoroughly? Your business is your baby. Treat it that way.”

Coach Kerri is an award-winning entrepreneur and coach who develops real estate industry leaders in SWFL and Nashville.

She's the business strategist behind many agents, teams, and brokerages, coaching more than 1,100 business owners throughout her career.



Agents I coach love their brokers. They are supported and led well. Yet, owning a profitable business is hard work and weighted responsibility. We can't stay put at our current brokerage just because we think change will be difficult. As long as a transition is organized and managed well, it can be simple and designed to trigger GROWTH.

Tip from the Pros: Be humble and leave the door open.
Sometimes a market shift or other unanticipated change may pull you back through it.

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TODAY'S FLORIDA Home Insurance Market

WHAT YOU NEED TO KNOW

By Keith Hilton

Hello, everyone. It is a pleasure to be able to shed some light on the current state of our Florida home insurance market and give you some information on how we can all help our clients, not just now but also in the future.

As most of us are aware, there have been an unprecedented amount of insurance carriers going into receivership in the last two years (upwards of 10). The main reason this is happening is from an exorbitant number of claims. Not all, but a lot are fraudulent ones. There was and still is a lack of verbiage in the state legislation that has allowed thousands upon thousands of roofs to be replaced from “storm damage” when these roofs had little, if not no, useful life remaining prior to any storm. Even if there were only one or two shingles lifted or a cracked tile or two, homeowners were getting brand new roofs.

We have a problem with what I call our “insurance culture” in Florida. This is not as prevalent in other parts of the country, and we must remember that, as homeowners, we are responsible to replace things like a roof, hot water heater, HVAC, plumbing lines, etc. Insurance contracts are not warranties for normal wear and tear. Unfortunately, these are now most of the claims we are seeing. Insurance contracts are intended to provide coverage for *sudden* and *accidental* loss. When you think of our state, imagine it being one giant swimming pool and every claim is someone jumping in the water. We may not feel it right away, but eventually, those waves created will be felt in a major way, and we are starting to see that in real-time.

At OneGroup, we have access to over 50 carriers to help our clients find the most cost-effective and comprehensive coverage available. Every home

and risk in this market always comes back to underwriting and eligibility. It is our job as advisors to do as much upfront underwriting to determine eligibility and proper placement. With carriers going under, the ones that are left are implementing extremely rigorous underwriting guidelines, making it more difficult than ever to find coverage. The low interest rates our clients were seeing helped to offset these astronomical insurance rates. Now, as we are seeing a quick rise in interest rates, insurance can easily make or break a deal — which means we need to help educate our clients on what carriers will be looking for.

What makes a home eligible versus ineligible? If you have a seller or buyer, find out what claims they made in the last three to five years. Claims don’t only follow an individual but the property address as well. One water damage claim in the last five years can cause clients/properties to be ineligible with most carriers. A shingle roof, if over 15 years old, has almost no other option other than Citizens Insurance, and only if there are at least three years of useful life remaining.

The two forms of inspections that we revert to, as advisors, is a 4-point inspection and a wind mitigation inspection. The 4-point goes over the most common areas’ claims and stem from roof, plumbing, electric and HVAC. The wind mitigation inspection communicates to the carriers how fortified the home is in the event of a storm and is what gives us the biggest discounts. Knowing these

inspections and educating clients on their details will not only help to have a smooth closing but will also give them the power to lower their rate and help their insurability for years to come.

If anyone has questions or would like more guidance, please don’t hesitate to reach out. With situations like this, we all need to work together to help provide a level of service all our clients require and deserve.



Keith Hilton,
account
executive at
OneGroup, is
a dedicated
insurance
professional who

has mastered the Florida insurance market. His focus is to protect his clients’ hard-earned assets, and he believes in educating his clients on how the insurance market works, enabling them to make informed decisions about their coverage. He prides himself on hard work, prompt communication, and the ability to find the most comprehensive and cost-effective options available. When Keith is not helping his clients, he is a loving husband and father of two wonderful girls. He enjoys golfing, fishing, and spending quality time with his family.

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RECAP OF EPISODES 33-40

EPISODE 33 LEE WILLIS

Top REALTOR® Lee Willis got her real estate license at the age of 25, and by 30, she was selling real estate full-time. After she moved to Naples from Kentucky, Lee decided to relaunch her real estate business and opened The Willis Group, LLC. Today, Lee's brokerage includes five other agents, in addition to herself. In this episode of the podcast, Lee discusses tips about communication, how to maintain long-term business relationships and ways in which someone can make an actual difference with their clients.



Lee Willis, Andrew Regenhard



EPISODE 34 MICHAEL BURKE

Michael Burke is a top-producing agent with Keller Williams Realty, and when he isn't working, Michael enjoys playing hockey and spending time with his wife, Shelly, his father, and their dog, Lexi. In this podcast episode, Michael discusses the current struggles with the market and his road to sobriety. Michael has been sober for over 18 years now and focuses on his continual faith and gratitude every step of the way.



Michael Burke, Andrew Regenhard



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EPISODE 35

SHERYL MORENO

Naples Real Producers preferred partner Sheryl Moreno is owner, alongside her brother, Derick, of LaCasaTour — a real estate photography company. They started the company back in 2015, and she talks about her strong passion for capturing the perfect shot. In this podcast episode, Sheryl discusses her business, how she got her start in photography, how she balances her business while being a mother, and what REALTORS® and partners can do to prepare for a photo shoot.



Sheryl Moreno, Andrew Regenhart



EPISODE 36

CHLOÉ DE MALEISSYE-MELUN

Top REALTOR® Chloé de Maleissye-Melun got her real estate license in 2016 while she was working at a boutique wine parlor. She later decided to focus her efforts on real estate full-time and is now working as a top-producing agent with Premier Sotheby's International Realty. In Chloé's free time, she enjoys working out, traveling, and spending time with friends and family. In this podcast episode, Chloé talks about how important routine is when it comes to both work and fitness. She also discusses what originally got her into real estate in the first place and how important marketing is when it comes to business branding. Besides touching on the importance of marketing, Chloé also discusses what new Realtors should do when it comes to marketing in the area.



Andrew Regenhart and Chloé de Maleissye-Melun.

EPISODE 37

JOHN SMARGE

Naples Real Producers preferred partner John Smarge is the president and owner of Ray The Mover. He has three daughters and two grandchildren. At the time of this writing, in early July, his daughter Stephanie, who is his sales manager, was expecting the birth of her first child — his third grandchild. John enjoys spending time with family and serving the community. He has served on the board of directors of The Naples Shelter for Abused Women, the Boy Scouts of America – SW Florida Council, chairman of the board of the Collier County YMCA, and president of The Rotary Club of Naples. In this podcast episode, John talks about his mission for the organization and how it impacts and correlates with employee retention, as well as discusses the types of opportunities he provides for professional growth and development. John also gives advice to listeners who are aspiring business owners on what is important when first starting a business.



John Smarge, Andrew Regenhart



EPISODE 38

JOSH LUND

Naples Real Producers preferred partner Josh Lund is the branch manager of Gold Star Mortgage Financial Group. Josh has an impressive 20 years of experience in the mortgage industry. Originally from Minneapolis, Minnesota, Josh decided to move to Florida six years ago with his wife and four children. With over two decades in the industry, Josh has become notoriously known as the lender who other lenders go to for their difficult transactions. His tagline is "Call the lender that other lenders call to get deals done." In this podcast episode, Josh makes predictions on the housing market and discusses the current housing trends. Josh also gives advice for anyone who may be an impacted borrower.



Josh Lund, Andrew Regenhart

...



EPISODE 39

CHRIS EVENSEN

Top REALTOR® Chris Evensen founded the eXperience group (TXG) back in 2014, alongside Sophie Hewson, his fiancée. Before TXG, Chris worked as a national sales manager for a financial services company and owned several ServiceMaster franchises. Being a third-generation Realtor, Chris decided to focus on his career in real estate. He started selling homes in Manchester, New Hampshire, and began to realize his passion for real estate. In 1994, Chris decided to sell his businesses to focus predominantly on his real estate career. Fast forward to today, Chris has three other team members, including Sophie, who helped launch TXG with him in 2014. In this episode, Chris discusses what drew him to Naples to start selling real estate in the first place, what he appreciates the most about the Naples lifestyle and his passion for golfing and favorite courses in Naples.



Chris Evensen.



Andrew Regenhard.

EPISODE 40

COREY WALKER

Naples Real Producers preferred partner Corey Walker is vice president and private client advisor with Brown & Brown Insurance of Southwest Florida. Corey grew up in Pensacola, Florida, with an interest in aviation. However, Corey decided to take a different path in life and he has been with Brown & Brown now for over seven years. As a private client advisor, Corey specializes in building customized insurance programs to meet the unique needs of his clients. In this podcast episode, Corey talks about the best types of insurance plans.



Corey Walker.



Andrew Regenhard.



ANDREW REGENHARD

Andrew Regenhard is the owner and publisher of *Naples Real Producers* (formerly *SWFL Real Producers*). Born and raised in Wisconsin, Andrew moved to North Dakota for flight training and used to be a flight instructor. He later had an opportunity to do defense contracting and worked in Washington State for a few years. Once his father became terminally ill, Andrew decided to move to Naples, where his parents were living, to be closer to them. A friend introduced Andrew to *Real Producers*, and he decided to start up a franchise of the REALTOR®-centric publication in SWFL, where he has been growing the company by leaps and bounds for the past two years.



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►► featured agent
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Dan DIEKNEITE

Rising High

Dan Diekneite was born and raised in St. Louis, Missouri, but Naples has always felt like home. His family had vacationed in the area since

he was a kid, and some of Dan's earliest memories are from his time in Florida.

In Naples, Dan also experienced his first bout of passion for real estate.

"When I was down here as a kid, there was this real estate channel. REALTORS® were able to advertise their properties on this channel — basically a slide show of these properties that ran 24 hours per day. And I was fascinated by it. I thought it was the coolest thing."

That experience stuck with Dan, and as he got older, he continued to take an interest in the industry. While studying at Florida Southern College, he landed an internship with a top real estate team in Naples, allowing him to combine two of the things he had come to love most — real estate and the city of Naples.

...



BEYOND REAL ESTATE

Outside work, Dan enjoys boating, golfing, traveling, and spending time with his girlfriend. He's a member of Young Professionals of Naples and is on the board for the ZOObilee event at the Naples Zoo.

Coming Home

Dan and his family regularly visited Southwest Florida throughout his childhood; his parents owned a home in Pelican Bay, and his grandmother lived in downtown Naples.

"My family has had ties to the Naples area since 1944," Dan reflects. "Every single break, we would come to Naples. It's always been our family vacation place, and I've always just loved the area. It really felt like home because I've been coming here for a million years."

Dan was drawn to Naples for the gorgeous weather, the pristine beaches, and the ample activities.

"It encompasses everything I love, too — boating, golf, being outdoors, swimming, riding my bike, and there are so many restaurants," he adds.

Dan got his real estate license during his junior year of college, and after graduation, he entered the real estate business full-time. He began in an assistant/marketing role and quickly transitioned to selling real estate.

"I am definitely more of an entrepreneur than I am an employee. I love to set my own schedule. I could never see myself living nine-to-five. I like being the captain of my own ship and being able to live my life the way I want to," Dan explains.

Laying a Foundation

At his former brokerage, Dan had the opportunity to learn from some of the best agents in the business. He was the youngest agent in his office by over a decade, and he took full advantage of the opportunities to learn and be mentored.

Still, Dan struggled through his first year. He worked two part-time jobs while trying to get his business off the ground.

"I was working at a local country club and a restaurant, Ocean Prime, which was right next to the real estate office. So I would work at this restaurant, then change and go to the real estate office and sit there at night."



“

*I don't want to be an agent that loses sight of the ground beneath my feet. I want to continue to be **HUMBLE** because I think people admire that.*

”

...

Eventually, his commitment paid off. He landed a high-profile client while sitting on the floor of the office on 5th Avenue, leading to his first sale — a \$7.5 million deal.

Since then, Dan's business has grown year after year. In 2021, he was named one of the top 3 percent of agents at William Raveis, his current brokerage. As of June 2022, he's ranked inside the top 500 REALTORS® in all of Florida.

In It to Win It

Although Dan is still young, he takes a highly professional approach to his job. He continues to wear a suit when showing a property or meeting with clients. He believes that choice alone separates him from the pack while displaying immense respect for the client. Dan also prides himself on his work ethic.

"I like to say that I work harder than other agents who have been doing it for a long time. I'm very data-focused. When I am making a recommendation on a list price or a purchase price for a buyer, I pour over the information for an extended period of time. And I'm very communicative. I'm on the phone all the time at 9 p.m. or later. People I work with know I'm going to pick up the phone. If I'm not showing property, I'm sitting at an open house. I'm always working."

In the coming years, Dan aspires to continue to build on his early success. Perhaps more importantly, he aspires to stay grounded in who he is.

"I don't want to be an agent that loses sight of the ground beneath my feet. I want to continue to be humble because I think people admire that."



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JOSH WHITE

SENTRY INSURANCE ADVISORS

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NATIONAL REACH



When Josh White and his business partner, John Paolini, founded Sentry Insurance Advisors in 2021, they did so with a clear vision:
To create a service-driven, client-focused insurance agency.

Josh got his start in the business with Allstate in 2011. After four years with Allstate and another five years with Bridge Point Risk Management, he recognized an opportunity.

“What we saw was a lot of large, private equity groups and national brokers acquiring smaller agencies,” Josh explains. “Large companies were creating call-center service models, and there was less personal touch, less relationship-focus. We saw an opportunity to create a true service-driven agency. We saw a great opportunity to focus on personal relationships.”

Sentry Insurance Advisors is a boutique agency headquartered in Naples. With the service capabilities of a large insurance

agency and the personal touch of a local agency, Sentry offers clients the best of both worlds.

“At Sentry, you’re going to pick up the phone and call me and my team each and every time.”

Rewind: From Voice-Over Acting to Insurance

Before becoming an insurance agent, Josh was a voice-over actor. While voice-over acting and insurance may not seem to correlate on the surface, the skills Josh learned during his time as a voice-over actor have helped him understand what it takes to succeed.

Josh was first introduced to voice-over acting through Peter Thomas,

a legendary voice-over actor and family friend.

“Peter asked me, ‘Have you thought about doing voice-overs?’ I didn’t know what it was, but he made some intros, and it just took off.”

Josh was amazed to see the weight of Peter’s recommendation. With no experience, he began landing work in Los Angeles.

Josh spent four years as a successful voice-over actor before turning toward the insurance industry. During this time, he learned a powerful lesson — one that has continued to serve him in a new profession.

...



BEYOND INSURANCE

Josh and his wife, Christine, have two sons, Henry (4) and John (1), and a Rhodesian Ridgeback, Oscar. Outside work, you'll find Josh either with his family or on the golf course.

"Because Peter made that intro, they took my meeting right away. I saw the power of a warm intro in business. I got excited about that. It's all relationship-driven, networking," Josh says. "And I learned that creating an authentic reputation as a subject matter expert is huge."

Coming Home

In 2010, a health scare reshaped Josh's life. His right lung collapsed, and a nine-day hospital stay caused him to rethink his professional path.

"That made me call Naples home, but voice-over is difficult to do here. That's when I started to talk to others about other work."

Josh met a gentleman who worked at Allstate and decided to transition careers. Drawing on his experience in voice-over acting, he understood that to network effectively, he had to first be a subject-matter expert. So he dove into every educational resource he could find.



From left to right: Nory Chavez, John Paolini, Kyle Gorgas, Josh White.

"Insurance is not just a job, but a career. I decided to go deep into it. I wanted to become a subject-matter expert in insurance."

Josh stayed with Allstate for four years before joining Gulfshore Insurance in 2015. He was then recruited to open a division for a new agency, which was later acquired. That's when he and his partner, John Paolini, started Sentry Insurance Advisors together.

Sentry: A New Vision

"In our industry, there are a lot of agencies that are selling and a lot of acquisitions. As these agencies are acquired and folded into larger organizations, our vision is to create a boutique agency headquartered in Naples, with national capability, really focusing on the relationship aspect. We implement that same professional networking aspect I learned from Peter. We have a large firm's capability and a small-town feel."

Josh's partner, John Paolini, brings over 25 years of experience in the corporate insurance world. He started his career as an intern at Chubb and climbed the corporate ladder. Over the next two and a half decades, he secured high positions with AIG, Ace, and Pure. John brings both market expertise and relational wisdom to the table.

"It's a critical piece to our story of who we are," Josh says. "That helps differentiate us from different agencies. John has critical relationships with executives and carriers, which helps us from the competitive position. He has decades of relationships with executives in insurance companies, and these companies trust us because they know us."

As a local agency, Sentry has the knowledge about Florida-specific issues, like hurricanes and floods, that national companies simply cannot provide. Their local expertise is an asset to their clients.

In a short time, the Sentry team has positioned themselves as market leaders in Naples. Their goal is not to become one of the largest agencies in the area but provide a boutique, client-focused experience. Their primary goal is, in reality, simple:

"Our goal is to help real estate agents get their clients to the closing table ... to help their clients make informed decisions on the policies they are purchasing. No matter how large we are, the goal is to always be relationship-focused."

“

Insurance is not just a job, but a career. I decided to go deep into it. I wanted to become a subject-matter expert in insurance.



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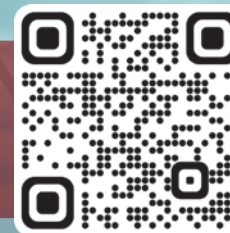
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►► featured agent

By Zachary Cohen

Photos by Sun Services SW Photography

AMANDA CONNAWAY

A DREAM 18 YEARS IN THE MAKING



Amanda Connaway, a REALTOR® with Opyt Realty, Inc., was born and raised in Valparaiso, Indiana, where she built a career as a dental hygienist, got married, and gave birth to her two daughters. Yet, Mandy had long held dreams of moving to a sunnier, warmer locale. In 2004, she was on the brink of relocating from Indiana to Naples, Florida.

Mandy and her husband, BJ, planned to move to Florida alongside some of their best friends. Mandy even flew down to Florida to get her dental hygienist license in preparation for the move.

“I had an 8-month-old, and my husband had a good job. So after talking it over with our parents, we stayed in Indiana,” Mandy reflects.

Mandy continued working as a dental hygienist, had a second child, and rooted deeper into life in Indiana. Yet, her Florida dreams lived on. Mandy, BJ, and their two daughters vacationed in Florida almost yearly, visiting their friends that had made the move without them in ‘04.

“We came down here for spring break every year to visit. We’d go back to northwest Indiana and think, ‘Why do we live here?’”

Finally, in 2017, something shifted. Mandy and her family decided the time was ripe for a big transition.

“I told BJ, ‘If we do not do this now, we will never move. The kids, will go to college at Purdue or IU, they’ll have kids, and we’ll be here until we retire.’ So I said, ‘I am going.’”

Mandy and her two daughters moved to Naples while BJ stayed behind in Indiana for six months, selling their homes and closing out his work at the steel mill. “It was time,” Mandy smiles.

“

PEOPLE WANT SOMEONE THEY CAN TRUST, SOMEONE THAT’S LOOKING OUT FOR THEIR BEST INTEREST. IF I HAVE TO SHOW THEM 80 HOMES, I’LL SHOW THEM 80 HOMES.



Amanda Connaway moved to Naples with her husband BJ and two girls, Olivia and Madison, in 2017.



NEW BEGINNINGS

Moving across the country with two kids and no clear career plans was stressful.

“Holy cow. You want to talk about stress? That about killed me. I got down here, and it sounds great, but I no longer had my dental hygiene license and didn’t have a job. I didn’t think things through very much,” Mandy admits. “Here I am with kids in sixth and eighth grade. They are scared, crying every day, and I’m

“IF YOU'RE GOING TO WORK WITH ME, I'M GOING TO PUT YOU FIRST. I'M GOING TO GO ABOVE AND BEYOND THROUGH THE WHOLE TRANSACTION.

calling my husband every day saying, ‘I think I should move back.’”

Mandy worked through these challenging times. It was her old friend (and real estate agent) Jim Opyt that convinced her to try her hand at a career in real estate.

“Jim Opyt really encouraged me. He said, ‘You’re great with people. You’re smart. You can do this.’ I didn’t know I could. All I knew was dental for 20 years. It terrified me, but I decided to give it a try.”

Mandy remembers the start of her real estate career as “the scariest thing I’ve done in my life.” It was sink or swim; she either succeeded or returned to Indiana.

“And I did not want to go back to Indiana.”

FINDING HER FOOTING

Mandy started part-time, balancing her start in real estate with a desk job at a local dentist’s office. By 2019, her first full year in real estate, her business began to

gain footing. In 2020, Mandy closed over \$10 million, and in 2021, she closed over \$17 million.

She’s found success by taking a client-focused approach. Rather than trying to sell real estate, she focuses on serving her clients day after day. It’s an approach that’s worked well for her.

“People want someone they can trust, someone that’s looking out for their best interest. If I have to show them 80 homes, I’ll show them 80 homes,” Mandy says. “If you’re going to work with me, I’m going to put you first. I’m going to go above and beyond through the whole transaction.”

GIVING THANKS

Here in 2022, Mandy and her family are settled into life in the Sunshine State. Her daughters, Olivia and Madison, are now 18 and 16. Life hasn’t been without its challenges, but living in Florida is everything Mandy imagined.



...

“Life is really good. We’ve met a lot of people. It was a hard transition, but my kids are loving life down here. We are now enjoying 12 months a year boating and jet skiing rather than the three months we got in Indiana. We’re not exactly ready to return to the brutal weather in the Midwest,” she jokes.

In the years to come, Mandy hopes to continue to grow her real estate business. Her husband, BJ, recently got his license, and he plans to help out in parallel with his own entrepreneurial adventure; he just opened a pressure washing company, Gulf Shore Pressure Washing.

“As I reflect back on my journey here, I’m very thankful that Jim [Opyt] talked me into it because if he hadn’t, I don’t know where we’d be today... Now, I just hope to move forward. I hope to continue to grow.”

“
LIFE IS REALLY
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A LOT OF PEOPLE.
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Implicit Bias in FAIR HOUSING

Starting in 2023, California will be one of the first states to require all real estate applicants and licensees to undergo an Implicit Bias Training course in effort to shrink the gap of housing disparities among racial and gender groups. The passage of this bill (Senate Bill 263), along with the emergence of similar courses nationwide, has sparked the attention of other states that aim to also shrink these disparities. As a result, Florida real estate professionals are viewing this awareness as a time to reflect on their own behaviors and how they can contribute to eliminating implicit biases when working with clients in their communities.

Unfair housing practices have always existed, but their beginnings are tied to the creation of the Homeowners Loan Corporation (HOLC). The purpose of the HOLC was to help homeowners avoid foreclosure on their homes due to the economic hardships of the Great Depression. While the HOLC ultimately achieved this goal, it also (purposefully) developed residential security maps that distinguished the safest neighborhoods

for lenders to provide loans to homeowners from the riskiest neighborhoods. Obviously, this ultimately created racial disparities among neighborhoods, whereby more racially diverse neighborhoods were deemed “riskier” to lend to.

In 1968, as a preventive measure to reduce discrimination in the housing process based on, for example, race, religion or sex, the Federal Fair Housing Act. *42 U.S. § 3601–19* was enacted. Fast forward to 1983, Florida would adopt the Florida Fair Housing Act, which serves the same purpose as the federal act, but is enforced by the Florida Commission on Human Relations (*Fla. Stat. § 760.23–760.37*). Although both the Federal Fair Housing Act and the Florida Fair Housing Act serve as safeguards against housing discrimination, it remains commonplace for real estate professionals to “steer” certain classes of individuals to neighborhoods based on one of their traits protected by both fair housing acts.

Steering occurs in many forms, but it is frequently reflected when real estate agents show properties only in certain

neighborhoods to a specific “class” of individuals, typically based on race, and express biased views about certain communities with their client’s race in mind. This discriminatory practice adds fuel to the racial disparity among neighborhoods the Federal Fair Housing Act was enacted to prevent.



While steering can be intentional, such practices are often the result of implicit, unconscious biases of the real estate agents. These implicit biases unconsciously motivate people to act in a certain manner toward individuals they do not themselves identify with, such as racial groups, cultural groups, religious groups and many others. Many people are unaware of such biases and may not realize they are acting differently towards these groups. Nevertheless, real estate agents need to be aware of any potential biases and adjust their practices to ensure they are treating every client equally to avoid a potential lawsuit. The Supreme Court has ruled that if a real estate professional steers homebuyers to certain neighborhoods based on race, the homebuyer can sue the real estate professional under the Federal Fair Housing Act (*Gladstone Realtors v. Village of Bellwood*, 441 U.S. 91 [1979]).

In summary, here are a few tips on how real estate professionals such as yourselves can eliminate implicit biases the next time you show your clients properties:

1. Pay attention! Be aware of yourself when interacting with every client. Is there a reason you did not show this client a property in a particular neighborhood, and if so, does that reason have to do with anything other than the client’s financial position or client needs? Take

a step back and check yourself to ensure you are not letting any biases affect your work.

2. Show clients listings only based on objective features of the property, such as purchase price, property features, neighborhood location, and neighborhood amenities. Do not consider any additional traits of the client that are protected under the Federal Fair Housing Act.

3. Do not express any subjective views about a neighborhood. If a client asks for your thoughts, advise them to ask a third party who is familiar with the neighborhood.

4. Clarify any ambiguous terms the client might use when describing their desires for a neighborhood. For example, if the client asks for a neighborhood that is “safe,” do they mean they want the neighborhood to have a gate limiting access to the community? If the client asks for a neighborhood that is “nice,” are they referring to its aesthetic appeal? This will help narrow your search and prevent implicit biases from influencing your property search.

5. Get educated! Implicit bias training workshops are being offered both in-person and online to help real estate professionals identify and combat their implicit biases in the workplace. The National Association of REALTORS® recently launched its 3-hour course, “Bias Override: Overcoming Barriers to Fair Housing,” which can be taken to earn continuing education credits. This course, taught by experienced diversity instructors, is equipped to help real estate professionals become more aware of any implicit biases they may hold and develop techniques on how to treat everybody equally, regardless of such biases.



Born and raised in Naples, Florida, Samuel Colburn is an associate attorney at Woods, Weidenmiller, Michetti & Rudnick, where he concentrates his practice in the areas of commercial and residential real property transactions, as well as corporate and commercial lending.





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MATT BIANCHINI

In It to Win It

By Zachary Cohen
Photo by New Frame Photography



As famous golfer Bobby Jones once said, “Competitive golf is played mainly on a 5-and-a-half-inch course — the space between your ears.”

During his time as a professional golfer, Matt Bianchini practiced and perfected his mindset, and the skills he learned on the course have continued to help him achieve his goals. However, Matt no longer applies his competitive attitude and focused mindset to the game of golf. Today, he channels his energy toward his newfound passion: real estate.

A New Challenge

In 2018, Matt was working in the car business. He owned and operated a successful dealership, but he was burnt out. So he decided to sell his business, leaving

open space for him to consider his next move. The following year, he began his real estate career.

“I decided on real estate. I have always had an interest in it. I sold a few properties for sale by owner, and I had always been in sales, so I knew I could do it... In April 2019, I said, ‘I’m going to take the class and get my license and commit to it.’”

Matt was drawn to the competitive aspect of real estate. There’s a “scoreboard,” per se — rankings to climb and goals to achieve.

“I was a pro golfer for a while and then a professional with poker as well. There’s a scoreboard, and I like that. Real estate is the same way, whether it



Photo by New Frame Photography



FUN FACT

Matt Bianchini took about a year off between selling his business and beginning his real estate career. During this time, he played semi-professional poker.

be the competition of submitting an offer or negotiating. I was excited to have another way to compete.”

Rising Fast

Matt started his career with Keller Williams. He fully committed to training for three months and then joined a team. In his first half-year, he closed “just” \$1.5 million.

“I took a class at Keller Williams where we wrote down goals and expectations. I wrote I wanted to sell \$12 million a year, or \$1 million per month. The instructor basically

laughed in my face and said, ‘Let’s be realistic. You’re brand new. Eighty percent of all agents fail.’”

That lit a fire beneath Matt’s competitive spirit.

“I really didn’t say much, but inside it irritated me and motivated me,” he reflects. “Shortly after that, I left KW and went on my own at Downing-Frye. I bet on myself.”

Matt’s bet paid off. Once he was a solo agent, his business began to take flight. In 2020, his first full

year, he closed over \$15 million and started his own team.

“A little better than what I told that instructor,” he quips.

Matt doubled his business to \$32 million in 2021; in the first six months of 2022, he’s already over \$65 million in pending and closed sales. Matt has built the business so quickly with tremendous effort; for the first two years, he worked nearly 24/7.

In late 2021, Matt also purchased a brokerage and vacation management company, renaming them Naples Vacations Realty

“
I’ve had a lot of chapters in my life, but this is the BEST ONE so far.
”

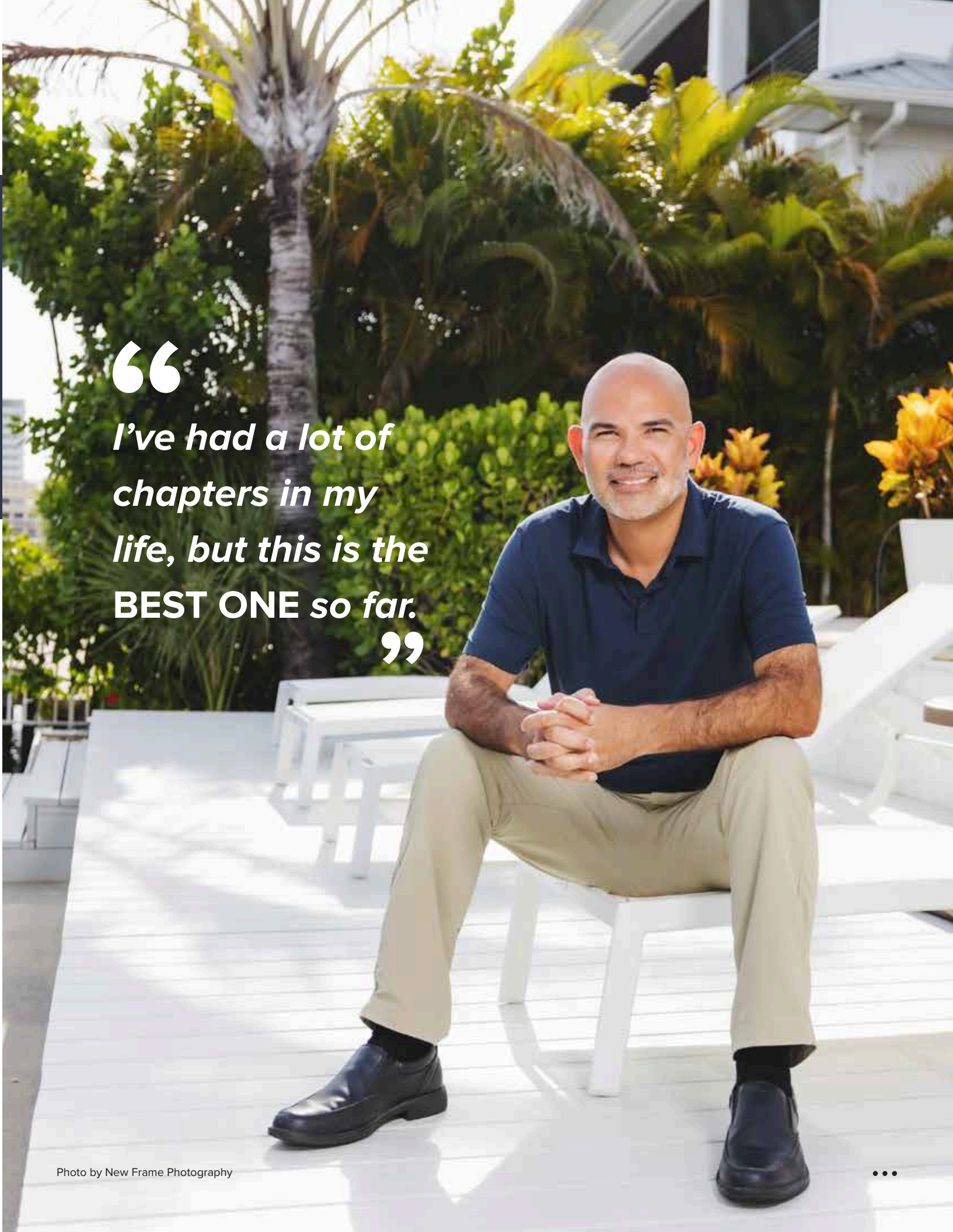
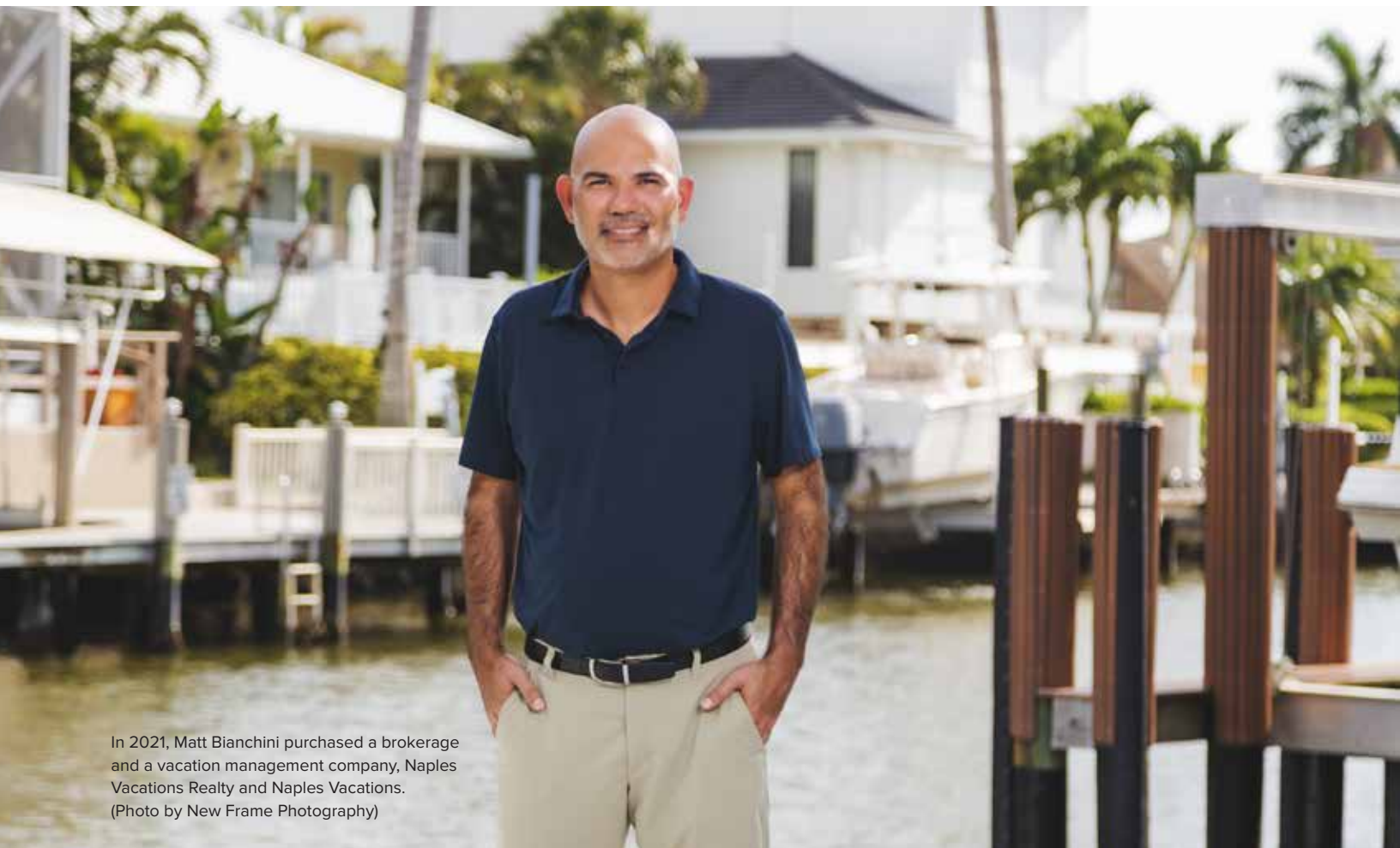


Photo by New Frame Photography



In 2021, Matt Bianchini purchased a brokerage and a vacation management company, Naples Vacations Realty and Naples Vacations. (Photo by New Frame Photography)

...

and Naples Vacations. This move has helped him leverage his leads and take his business to the next level.

“It’s been a fast rise. I never expected to do the numbers I’ve been doing,” Matt beams. “We have a huge vision. Ultimately, I’d love to take over Naples Park and have 100-plus homes that we manage. There is so much opportunity, and the rental rates are

through the roof. My focus is to really dig into Naples Park and capitalize on the growth it’s going through.”

Outside work, most of Matt’s energy is devoted to his two daughters, Katie (18) and Maddy (17).

“I work for them,” he says. “I do what I do to try to give them the best life possible.”

His oldest is already attending college, and his younger daughter is heading into her senior year of high school. Yet, in the business, Matt keeps on plugging away. He always knew he could be successful in real estate, but he never dreamed up how fast it would all unfold.

“I’ve had a lot of chapters in my life, but this is the best one so far,” he says.

“We have a huge vision. Ultimately, I’d love to take over Naples Park and have 100-plus homes that we manage. There is so much opportunity, and the rental rates are through the roof. My focus is to really dig into Naples Park and capitalize on the growth it’s going through.

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MOTIVATION OR ACTION?

A lot of times when I'm out, people come up to me and say, "Hey Coach, what's that attitude, action, results all about anyway?" I tell them it's really simple. Attitude — have the right mindset. Action — do the right things. You'll get the Results. It's as simple as that; however, for today's conversation, let's go a little bit further.

Attitude is all about how you show up each and every day. In the morning, our only job is to get crystal clear on how to get on our A game so we can show up in that manner. If you're

waking up, brushing your teeth, having a cup of coffee, and dashing out to the business world without getting set, you're like a warrior going out to battle with no armor. At some point, those arrows are going to come flying, and they just may pierce you.

Think of yourself as an actor. The actor studies the script. They get set by acting out the script, lights, camera action, let's go. Spend your morning getting crystal clear on how you're going to show up. When you get crystal clear and you're on your A game,

boom! You'll know exactly what steps to take. Action — as long as you have a plan, as long as you have action steps and strategies documented, you just follow the plan. Take the proper action, and you will get the results.

Let's look at this another way. People ask what comes first, motivation or action. Many people think, "I have to get motivated to take action." Not necessarily. Let's put that back to attitude and action. Attitude — as long as we're on our A game, we do whatever it takes to get there (and there are many ways of getting

there), and we have a plan, we're going to know exactly what action to take and we will get the results.

However, we're human. Let's say we're off our A game. Our attitude isn't on. Maybe we had something happen with our family that gave us tremendous anxiety. Or we had something happen in our business that came totally out of the blue, 100% unexpected, and dented us a little bit, and we're off our game.

Worse yet, let's say we're totally stuck and in a funk. What happens then? Do we wait to get motivated? Sometimes, no. Sometimes, we just need to take action. Action first. Make a phone call that you've been putting off. Call a client and say, "Thank you very much for being a great client." Talk to a family member. Let them know how much you love them. Go out in your office and talk to your employees, ask them questions, have a productive conversation, let them know how happy you are to have them on your team.

Let's say there's something on your to-do list that, for whatever reason, you are avoiding or procrastinating over. Just do it. Taking that action will create momentum. It'll make you feel good that you checked that off your list. You've been procrastinating over it, and you got it done. That will give you a new sense of enthusiasm. That will give you momentum, and then it will take you back closer to your attitude of who you are.

Another thing you can do is you can create some funk busters. If you're in a funk, what are your funk busters? What are all the things you love to do to get you out of the funk? Whether it's going to the gym and getting a great workout, going scuba diving or skydiving, taking a walk in the park or just hanging out with your family,

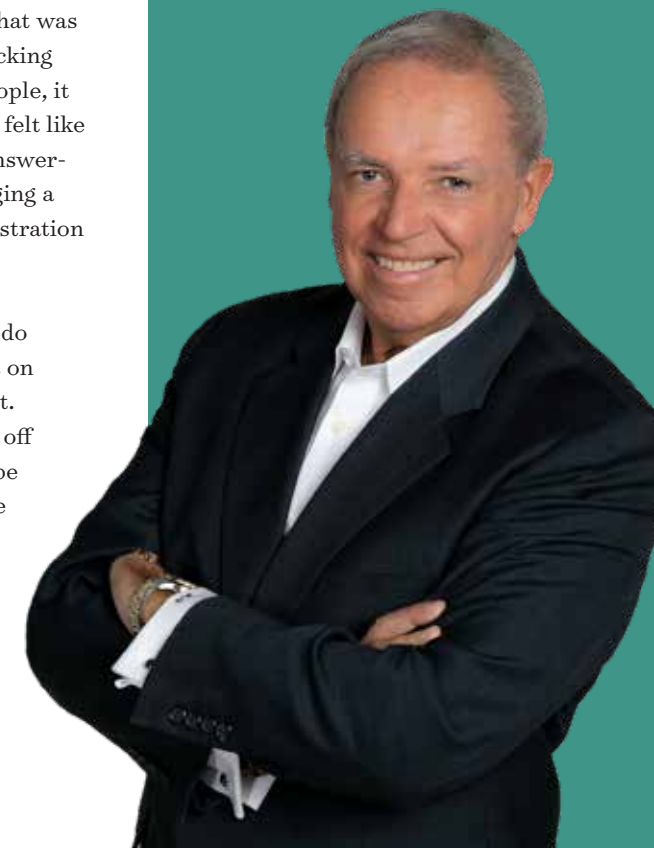
whatever it is that gets you in a zone that makes you feel great, those are your funk busters. Get clear on those and do more of them.

Realize sometimes our attitude is right. We're on our A game because we've done everything to get there. We take the proper actions, we're in the zone, and we get the results. When you're off your A game, don't wait for somebody or someone outside yourself to motivate you to finally take action. Find a way. Taking action, creating that accomplishment and rewarding yourself with the results will give you your momentum back.

A perfect example is back in 2000, when the dot-com bubble hit and the market got whacked, as a financial advisor, I wasn't having a whole heck of a lot of fun. That's where the realization of attitude, action, results actually came from because I realized the things I can't control — forget about them. Focus on what you can control. When it came to action, all I had to do was pick up the phone and call a client or a prospect. I actually had it on my phone as a reminder: 'If in doubt, pick up the phone.' That was it. I kept it really simple. By picking up the phone and talking to people, it got my attitude right because I felt like I was delivering value. I was answering their questions. I was bringing a source of calmness to their frustration and anxiety.

Remember, attitude — always do whatever you need to do to get on your A game day in and day out. If, for whatever reason, you're off your A game, think of some type of action you can take to create the momentum to get back to where you need to be.

Coach Michael Dill is an award-winning certified business coach, global speaker and published author. He is a proud Action Coach Franchise partner, as well as the president of Power & Ice Wealth Creation, a strategic leadership company that works with business owners, leaders, teams and entrepreneurs to develop a systematized and structured organization while accelerating their mindset, efficiencies and effectiveness to grow, both personally and professionally, to achieve extraordinary results. He brings more than 40 years of business and entrepreneurial experience in his leadership, team training and mentoring practice. BusinessCoachMichaelDill.com



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►► partner spotlight

By Zachary Cohen
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WILL JOYCE JR.



CALLAHAN BROTHERS
MOVING & STORAGE

PASSING THE TORCH

Callahan Brothers Moving & Storage's roots trace back to the 1940s when John Callahan founded the company in Connecticut. William Joyce Sr.'s career in the moving industry began with working for John.

"It was the first place my father worked in his 20s. He was a driver for John for the better part of 10 years," Will Joyce Jr. explains. "Over time, he branched out and started his own moving company. When John was looking to retire, his children didn't want to take over the business, so he contacted my dad, and we took it over. We made sure to keep their commitment to quality as a top-tier mover for decades."

Two Generations Strong

Some of Will Jr.'s earliest memories are of working alongside his father. He even jokes that, after answering the phones as a 2-year-old, he was fired for the first time in his life.

"After I started answering the phones, they sent me off to daycare," Will Jr. laughs.

As his father grew the business, Will Jr. watched from the sidelines. He remembers helping truckers load boxes and playing in the warehouse as a kid. By the time he became a teen, he had begun to consider a career in the family business.

"I dropped out of college to take over one of our warehousing operations, and I brought on a group of my friends. We doubled the size of the company in a year. It was a critical point for us," Will Jr. reflects.

Since then, Will Jr.'s role in the business has steadily broadened. He's now the company's chief operating officer, spearheading the day-to-day in the business.

Continuing to Expand

Five years ago, Will Jr. moved to Florida to open operations in the state. That was a big moment for him in his professional growth.



“It was a key point in passing on the torch to the next generation,” Will Jr. explains.

Will Jr. describes Callahan Brothers Moving & Storage as the perfect balance of small and large. They are small enough to provide customizable, reliable service options. They are large enough to offer nationwide services to compete with any company.

“We are a luxury mover with a commitment to service, small enough so it’s personal and large enough to handle any project,” Will Jr. explains. “With the bigger



van lines, you may end up getting lost in the forest a bit. You’ll never get the comforting service. They may provide good service, but comfort? Moving is one of the most stressful experiences someone may have. You’re trusting a stranger to take all of your worldly possessions out of your site at point A and have them be there safely at point B. We’re good at adjusting to the little things and catering to customer needs.”

The Next Generation

Outside work, Will Jr. spends most of his time with his son, James. Some of their favorite activities to do together are hiking or going to the trampoline park. One day, Will Jr. hopes his son will take over the business, just as he has.

“Being able to pass on the experience to my son and being able to share this with the people I care about is important to me. I’ve grown up with my

“We are a luxury mover with a commitment to service — small enough so it’s personal and large enough to handle any project.”

employees. This has always been in my life. So to not only succeed myself but help others succeed; that’s what I’m most grateful for,” Will Jr. says.

In the meantime, Will Jr. plans to continue to expand and serve his clients and partners. The company plans to expand into Texas (they currently have boots-on-the-ground operations in Connecticut, Florida, California and Indiana). Will Jr.’s longer-term goal is to have one “fence post” every 500 to 1,000 miles throughout the country.

Regardless of how big the company grows, Will Jr. hopes to keep the family feel that has made Callahan Brothers Moving & Storage such a reputable name in the industry.

“The biggest thing about Callahan Brothers is that we are a family-owned, multigenerational business. We have shown a commitment in an industry that is normally very tumultuous. Our goal is to continue and pass down a top-quality service.”

For more information, please visit www.callahanbrothers.com.



Will Joyce Jr. is the chief operating officer of Callahan Brother’s Moving & Storage, a family-owned, multigenerational company started in the 1940s.





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» cover story

BLAZE ZDRAVEV



Photo by Michelle Reed Photography

LIVING THE DREAM

By Zachary Cohen

In 2020, Blaze Zdravev was recognized as a *Southwest Florida Real Producers'* Rising Star. Over the last two years, his ascent has continued; he's become the top performer in John R. Woods Properties' Old Naples office, has grown a small team, and is well on his way to becoming a \$100-million producer.

Blaze's rise to the top of the real estate rankings is impressive, but he remains humble, down-to-earth and approachable. He combines old-fashioned hard work with unshakable honesty to consistently deliver a best-in-class real estate experience.

Born an Entrepreneur

Growing up in Macedonia, Blaze observed his father run several businesses, including a restaurant, a fire

extinguisher service, an inspection company, and an import/export business that has been in business 33 years and counting.

"My dad, he thought that real estate investing was the future," Blaze recalls. "From a young age, a seed was planted that real estate was probably what I was going to do."

Blaze started his first business at just 19 years old, and over the next decade, he ran several businesses. He sold his last business in 2011 when he relocated to Naples.

Blaze arrived in Naples with solid business skills but no American credentials and few connections. His dream, initially, was to run a high-end restaurant.

"I started from zero, working in restaurants bartending, serving, and managing," Blaze recalls.

During this time, Blaze began to rethink his aspirations as a restaurateur. Instead, he began to shift his focus toward real estate.

Seizing the Opportunity

In September 2015, Blaze obtained his real estate license and began contacting local brokerages. Many brokerages had experience requirements that Blaze could not fulfill as a fairly new immigrant. However, John R. Wood gave Blaze the opportunity he needed.

"I knocked on John R. Wood's door, and they actually gave me a chance.

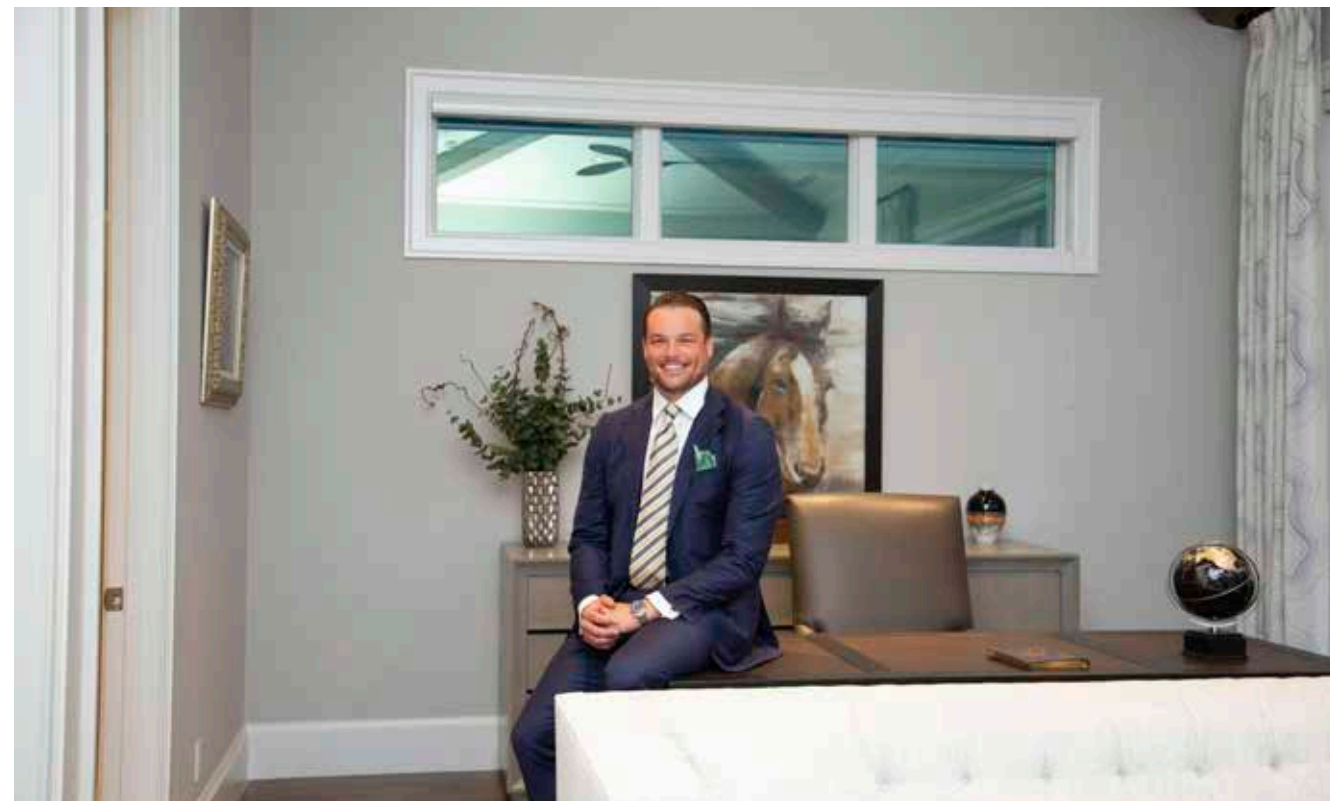


Photo by Michelle Reed Photography

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“

I'm honored to be able to produce under the wings of the most successful local real estate company. Being a part of the board of directors, building the brand ... that means a lot to me. It means a lot to be in that inner circle.

”



Photo by Michelle Reed Photography

I was probably one of the first ones they took under their wings that didn't have sales experience in real estate. They gave me a chance.”

Blaze capitalized on the opportunity he was offered. He closed over \$12 million in 2016 and was named Rookie of the Year. Each year since, his business has grown.

“I got my license very hungry, very driven. I have always been this way. Everything I do is with love and passion. I wake up every day with excitement,” Blaze beams.

The Rise to the Top

Today, Blaze runs a small team that includes his wife, Emilia Miteva, and a licensed sales associate, Anthony Butrico. He closed and put under contract over \$55 million in 2021 and is tracking to close \$100 million in 2022. He's among the top producers for John R. Wood, is the number one producer in the Old Naples office, and is on the John R. Wood Advisory Board of Directors.

Blaze Luxury Team ranked number 264 out of over 250,000 REALTORS® in all of Florida last year in the RealTrends America's Best Real Estate Professionals, which honors America's finest real estate agents from all across the country. Over 23,000 U.S. real estate sales associates from every state are featured in America's Best. Those ranked are among the top 1.5% of 1.6 million real estate professionals in the United States.

“That's a huge deal to me,” Blaze explains. “I'm honored to be able to produce under the wings of the most successful local real estate company. Being a part of the board of directors, building the brand ... that means a lot to me. It means a lot to be in that inner circle.”



Blaze Zdravev with wife Emilia Miteva and daughters Bella and Ava. (Photo by Darren Miles)

Blaze has big dreams, including opening a boutique brokerage one day, but until then, he's keenly focused on helping as many clients as possible and enjoying the ride.

Words of Wisdom

Just 10 years ago, Blaze was brand new to Naples. Now, he is one of the area's most successful real estate agents. He's well-connected and has made a name for himself for his honesty, hard work, and continual pursuit of excellence.

Blaze approaches real estate as a lifestyle, not a job. Rather than setting strict boundaries around his work and family time, he allows the parts of his life to flow like rivers meeting.

"You have to love it to live it. And once you love it, you don't have to call it a job anymore. You won't get angry if your phone rings at 7 p.m. If that frustrates you, you're not for this business. You have to be excited every day that you're doing real estate. Bring that excitement to your clients," Blaze says. "So to me, there is no outside or inside work. I'm very lucky with my life. I'm very grateful for the everyday support I'm getting from my wife and the love I'm getting from my daughters. Real estate conversations are an everyday thing in our family. Real estate is part of our world, and they love it too. My wife, as well. When we're sitting around the table having dinner, there will be a real estate conversation. To

me, that's balance. My family is my biggest support."

Resting in Gratitude

In the past 10 years, Blaze has gone from being a new immigrant from Eastern Europe to a highly recognized REALTOR®. As he reflects on the journey, he can't help but be overcome with gratitude.

"It was just me and my wife 10 years ago, building a circle, proving, building, working hard," Blaze says. "The first thing I do every morning, I wake up and smile and say, 'I live in the best city in the world, surrounded by the best friends and clients.' It's a dream come true. I'm living the dream."

FUN FACT

Blaze Zdravev speaks six languages: English, Macedonian, Bulgarian, Serbian, Montenegrin, and Croatian.



Photo by Michelle Reed Photography

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NAPLES REAL PRODUCERS QUARTERLY EVENT AT BENTLEY NAPLES

June 30, 2022 | Floor photos by **Max Holtz** | Step-and-Repeat photos by **Samuel Saum**

What a fantastic gathering we had at our big quarterly event at the Bentley Naples dealership on June 30th! Thank you to everyone who came out. It was great to see you all! Whoever missed this amazing event... you need to be sure to catch our next one!

Congratulations to our three lucky raffle winners: **Bryan Keane, Debbie Pappas-Burback and Larry Burback,** and **Kimberly and John Salay.** These three winners won a choice of their very own luxury vehicle for the weekend, along with a VIP package at Alamo Range, donated by **Patrick Dearborn;** a professional photo shoot with **New Frame Photography;** \$100 gift certificates to Nosh on Naples Bay, donated by **Blake Becker;** The Capital Grille, donated by **Keith Hilton;** their choice of one of the Aielli Group restaurants, donated by **Ingrid Aielli;** and to **Winfield**

Street Coffee; as well as a gift box from **Naples Soap Company.** Bryan Keane was the first lucky winner, who also won a bottle of Van Winkle Special Reserve 12 Year Straight Whiskey Bourbon, donated by **Lee Willis.** Thanks to all of you, **we raised \$9,200** to benefit **Youth Haven,** the wonderful local organization that provides shelter for abused, neglected, and homeless children and teens in Southwest Florida. One hundred percent of the funds raised will go to Youth Haven. Way to go, Real Producers!

We're very grateful to **Bentley Naples** for the awesome venue. We are humbled and so grateful that you shared your incredible space, helping make this a standout event for our *Real Producers* community!

A huge thank-you, as always, to our wonderful event sponsors: our headline Sponsor, **Lauren Maxwell, of The Maxwell Team at CrossCountry Mortgage;** our Beverage Sponsors: **Woods, Weidenmiller, Michetti & Rudnick,** and **Seaview Title;** our Food Sponsor, **HouseMaster Inspections;** and last, but not least, our Supporting Sponsors: **Becker Home Maintenance,**

Goodwin Law, and Giovanni Matita with NRL Mortgage. And, of course, to all of our volunteers, who helped our event run smoothly. We could not have done it without you all!

Big shout-outs to our vendor partners: **5 Star Valet** for help with parking, **Lightworks** for event production, **Winfield Street Coffee** for the delicious food and open bar, and **Corrafilm** for an exciting video of the event we hope you've seen by now on social media. Our photographers, **Max Holt** and **Samuel Saum,** took fantastic photos of the event. Check them out on the next few pages!

Once again, thank you all for being a part of our *Real Producers* community. We're so grateful to everyone who came out and joined us for yet another signature *Naples Real Producers* event!



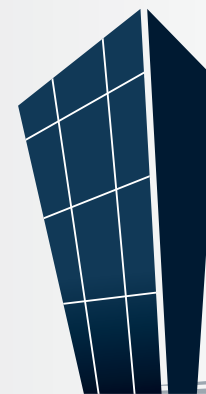




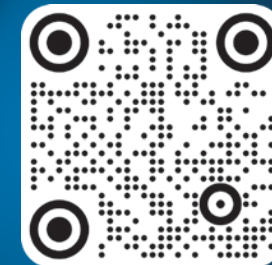




For more information on all Naples Real Producers' events, please email swfl@realproducersmag.com.



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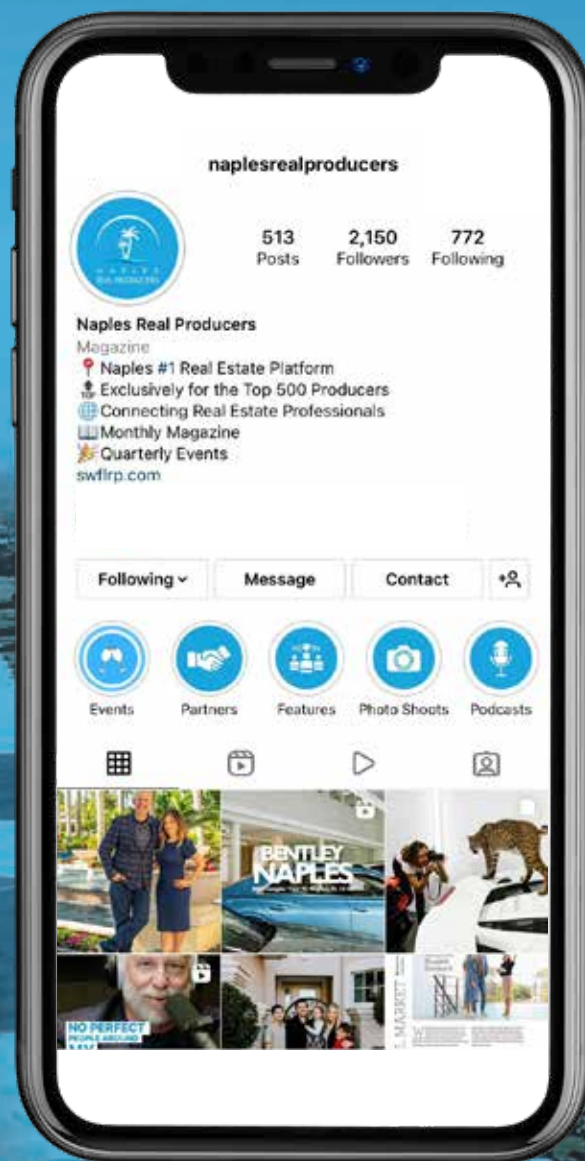
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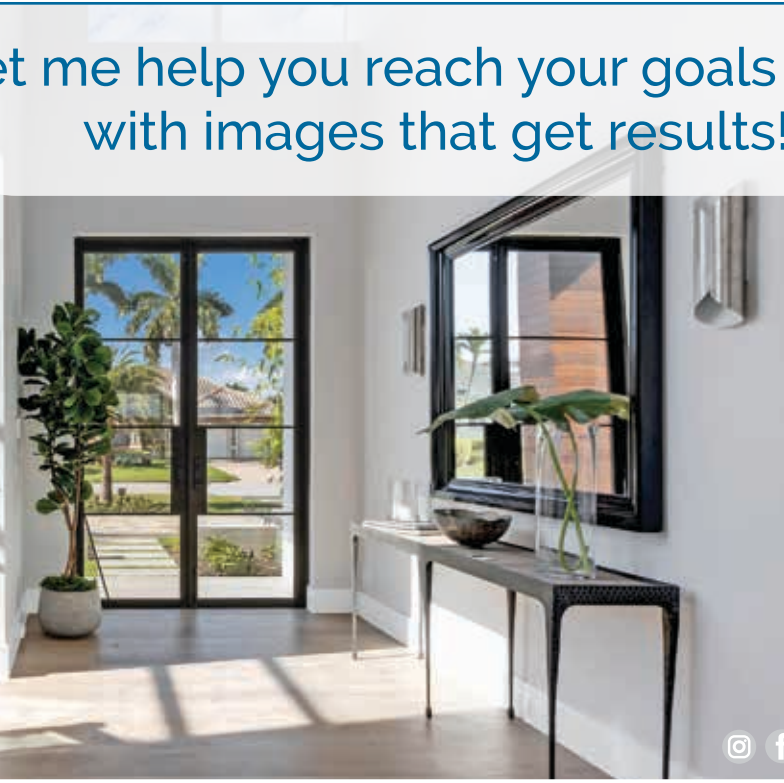


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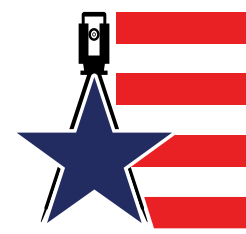


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